

EXTENSIONS OF REMARKS

RECOGNIZING NORTHWEST INDIANA'S NEWLY NATURALIZED CITIZENS

HON. PETER J. VISCLOSKY

OF INDIANA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, January 3, 2017

Mr. VISCLOSKY. Mr. Speaker, it is with great pleasure and sincerity that I take this time to congratulate thirty individuals who will take their oath of citizenship on Friday, January 6, 2017. This memorable occasion, presided over by Judge Joseph Van Bokkelen, will be held at the United States Courthouse and Federal Building in Hammond, Indiana.

America is a country founded by immigrants. From its beginning, settlers have come from countries around the world to the United States in search of better lives for their families. Oath ceremonies are a shining example of what is so great about the United States of America—that people from all over the world can come together and unite as members of a free, democratic nation. These individuals realize that nowhere else in the world offers a better opportunity for success than here in America.

On January 6, 2017, the following people, representing many nations throughout the world, will take their oaths of citizenship in Hammond, Indiana: Boyd William Lomow, Virginia Reformina Wilson, Mark Edward Sinclair, Maria del Carmen Garcia Santacruz, Salome Edda Njeri Kinyanjui, Jadranka Angelovska, Hellen Chimbuka, Maria Isabel Lopez, Idoko Anthony Emmanuel, Nikolce Trajceviski, Audrey del Rocio Ramirez Castanos, Dineshbhai Zaverbhai Patel, Diem Thuy Thi Nguyen, Roland Benoit Cormier, Sheryl Ramirez Ruggaber, Willis Mureti Imanene, Kevin Kokey Sholley, Edwin Ato Kwamina Otsin Fynn, Isaac Mercado Massri, Noemi Smith, Jose Enrique Lizarraga Leon, Milcho Georgiev Iliev, Cinthia Araceli Perez, Ghusoun Alammouri, Leah Aizam Campbell, Daisy Cipres, Olive Konima Conteh, Jessica Nguyen, John Michael Prejmak, and Jonathan Treto.

Although each individual has sought to become a citizen of the United States for his or her own reasons, be it for education, occupation, or to offer their loved ones better lives, each is inspired by the fact that the United States of America is, as Abraham Lincoln described it, a country “. . . of the people, by the people, and for the people.” They realize that the United States is truly a free nation. By seeking American citizenship, they have made the decision that they want to live in a place where, as guaranteed by the First Amendment of the Constitution, they can practice religion as they choose, speak their minds without fear of punishment, and assemble in peaceful protest should they choose to do so.

Mr. Speaker, I respectfully ask you and my other distinguished colleagues to join me in congratulating these individuals who will become citizens of the United States of America on January 6, 2017. They, too, will be Amer-

ican citizens, and they, too, are guaranteed the inalienable rights to life, liberty, and the pursuit of happiness. We, as a free and democratic nation, congratulate them and welcome them.

IN HONOR OF NANCY A. NELSON

HON. NIKI TSONGAS

OF MASSACHUSETTS

IN THE HOUSE OF REPRESENTATIVES

Tuesday, January 3, 2017

Ms. TSONGAS. Mr. Speaker, each year nearly one million people visit Minute Man National Historical Park in Concord, Massachusetts, the home to the “shot heard round the world” and the birthplace of the American Revolution. Since 1993, Superintendent Nancy A. Nelson has been the steward of Minute Man; a guardian of its substantial history and a visionary that has helped illuminate the past for millions and millions of visitors.

Upon Nancy's retirement on January 3, 2017, the National Park Service will lose one of its most dedicated and passionate officials. However, Nancy's influence will remain visible and tangible for many years to come. Under Nancy's supervision, Minute Man NPS underwent extraordinary changes: visitor facilities were modernized, public use was expanded and numerous historic structures were rehabilitated. She focused on changing the landscape of the park, refreshing the grounds and making efficient use of its buildings. Her efforts have enabled a new generation of Americans to fully experience one of our country's most important moments in time.

Nancy dedicated herself to a lifetime of public service. During her 39-year career with the National Park Service, Nancy served in myriad positions across the organization, from Landscape Architect to Environmental Protection Specialist, to Superintendent of Minute Man National Historical Park. After working closely with Nancy for many years, I am profoundly appreciative of her unmatched commitment to historic preservation and education, and her years of effective and impactful leadership. Her leadership as Superintendent will be missed here in Massachusetts and at the National Park Service.

I extend my sincerest thanks and congratulations to Nancy on behalf of a grateful nation, and I am confident that even in retirement she will remain a staunch advocate for preserving our national treasures, a mission on which I look forward to continuing to work with her.

IN HONOR OF CRYSTAL HANBAUM

HON. PATRICK J. TIBERI

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

Tuesday, January 3, 2017

Mr. TIBERI. Mr. Speaker, I rise today to recognize Crystal Hanbaum of Lakewood High

School for winning the Ohio Division II State Individual Golf Tournament.

An achievement such as this certainly deserves recognition. The Ohio High School Athletic Association has enabled talented teams and individuals to earn state titles since its founding in 1907. Throughout this time, the champions of OHSA state level competitions have represented the highest achieving and most talented athletes in Ohio. Each year these elite competitors join the long ranks of those who embody Ohio's proud history of athletic success.

Crystal Hanbaum's victory caps a tremendous season. This sort of achievement is earned only through many hours of practice, perspiration and hard work. She has set a new standard for future athletes to reach. Everyone at Lakewood High School can be extremely proud of her performance.

On behalf of the citizens of Ohio's 12th Congressional District, I congratulate Crystal Hanbaum on her state championship. I wish her continued success in both athletic and academic endeavors.

INTRODUCTION OF THE HOME FORECLOSURE REDUCTION ACT OF 2017

HON. JOHN CONYERS, JR.

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

Tuesday, January 3, 2017

Mr. CONYERS. Mr. Speaker, the “Home Foreclosure Reduction Act of 2017” would permit a bankruptcy judge, with respect to certain home mortgages, to reduce the principal amount of such mortgages to the fair market value of the homes securing such indebtedness. My legislation will encourage homeowners to make their mortgage payments and help stem the endless cycle of foreclosures that further depresses home values. It also would authorize the mortgage's repayment period to be extended so that monthly mortgage payments are more affordable. In addition, the bill would allow exorbitant mortgage interest rates to be reduced to a level that will keep the mortgage affordable over the long term. And, it would authorize the waiver of prepayment penalties and excessive fees. Further, the bill would eliminate hidden fees and unauthorized costs.

This bill addresses a fundamental problem: homeowners in financial distress simply lack the leverage to make mortgage lenders and servicers engage in meaningful settlement negotiations, even when in the interest of all parties. My legislation would empower a homeowner, under certain circumstances, to force his or her lender to modify the terms of the mortgage by allowing the principal amount of the mortgage to be reduced to the home's fair market value. And, the implementation of this measure will not cost taxpayers a single penny.

The “Home Foreclosure Reduction Act of 2017” is identical to H.R. 101 (introduced in

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